

Claims

The embodiments of the invention in which an exclusive property or privilege is claimed are defined as follows:

1. A method for providing an insurance policy via a distributed computing network, comprising:

receiving a request for a bindable premium quotation for an insurance policy;

in response to said request, receiving information relating to the insurability of an individual to be insured by said insurance policy and information relating to the coverage to be provided by said insurance policy;

gathering underwriting information from one or more outside information resources based upon the identify of said individual;

determining whether said insurance policy may be underwritten; and

in response to determining that said insurance policy may be underwritten, calculating a premium for said insurance policy and providing said premium to a requestor of said premium quotation as a bindable insurance premium quotation.

2. The method of Claim 1, further comprising:

receiving a request to purchase said insurance policy according to said bindable insurance premium quotation; and

in response to said request, re-intermediating an insurance agent and issuing said insurance policy.

3. The method of Claim 2, wherein issuing said insurance policy comprises transmitting an electronic version of said insurance policy to an individual insured by said insurance policy.

4. The method of Claim 2, wherein re-intermediating an insurance agent comprises:

providing a list of available insurance agents;

receiving the selection of a selected agent from the list of available insurance agents;

assigning said selected insurance agent to said insurance policy;

5. The method of Claim 2, wherein re-intermediating an insurance agent comprises:

receiving the selection of a selected agent from the list of available insurance agents;

transmitting information regarding said individual and said insurance policy to said selected insurance agent; and

6. The method of Claim 2, wherein re-intermediating an insurance agent comprises:

assigning said assigned insurance agent to said insurance policy;

remitting a commission to said assigned insurance agent.

7. The method of Claim 6, wherein said assigned insurance agent comprises the geographically closest available insurance agent to said customer.

8. A system for providing an insurance policy via a distributed computing network, comprising:

a server computer maintaining a virtual insurance producer Web site available via said distributed computing network, and wherein said virtual producer Web site is operative to:

receive a request for a bindable premium quotation for an insurance policy;

receive information relating to the insurability of an individual to be insured by said insurance policy and information relating to the coverage to be provided by said insurance policy in response to said request;

gather underwriting information from one or more outside information resources based upon the identify of said individual;

determine whether said insurance policy may be underwritten; and

to calculate a premium for said insurance policy and to provide said premium to a requestor of said premium quotation as a bindable insurance premium quotation.

9. The system of Claim 8, wherein said virtual producer Web site is further operative to:

receive a request to purchase said insurance policy according to said bindable insurance premium quotation;

re-intermediate an insurance agent; and to

issue said insurance policy.

10. The system of Claim 9, wherein said virtual producer Web site is further operative to:

provide an interactive help system to a requestor of said insurance policy.

11. The system of Claim 10, wherein said interactive help system comprises an interactive chat facility for providing real-time communication between said requestor of said insurance policy and an insurance help-desk representative.

12. The system of Claim 11, wherein said interactive help system further comprises an e-mail facility for receiving an electronic mail message from said requestor of said insurance policy and transmitting said message to an insurance help-desk representative.

13. The system of Claim 12, wherein said interactive help system further comprises a facility for notifying an insurance help-desk representative that said

requestor of said insurance policy would like to receive a telephone call providing assistance.

14. The system of Claim 9, wherein issuing said insurance policy comprises transmitting an electronic version of said insurance policy to an individual insured by said insurance policy.

15. The system of Claim 14, wherein re-intermediating an insurance agent comprises:

providing a list of available insurance agents;
receiving the selection of a selected agent from the list of available insurance agents;
assigning said selected insurance agent to said insurance policy;
transmitting information regarding said individual and said insurance policy to said selected insurance agent; and
remitting a commission to said selected insurance agent.

16. The system of Claim 14, wherein re-intermediating an insurance agent comprises:

providing a list of available insurance agents, said available insurance agents identified based upon their geographical proximity to said individual;
receiving the selection of a selected agent from the list of available insurance agents;
assigning said selected insurance agent to said insurance policy;
transmitting information regarding said individual and said insurance policy to said selected insurance agent; and
remitting a commission to said selected insurance agent.

17. The system of Claim 14, wherein re-intermediating an insurance agent comprises:

assigning an insurance agent to said insurance policy based upon the geographical proximity of said insurance agent to said individual;
assigning said assigned insurance agent to said insurance policy;

transmitting information regarding said individual and said insurance policy to said assigned insurance agent; and
remitting a commission to said assigned insurance agent.

18. The system of Claim 17, wherein said assigned insurance agent comprises the geographically closest available insurance agent to said customer.

19. A computer-readable medium containing computer-executable instructions which, when executed by a computer, cause the computer to perform the method of Claims 1, 2, 3, 4, 5, 6, or 7.

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